

Indiana Insurance  
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## Safer and More Secure Schools without Busting the Budget

Steve Deig, CSRM, CPSI  
School Technical Specialist  
Liberty Mutual Agency Markets

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## Agenda

- Ideas for General Safety
- School Workplace Safety (W/C)
- Liability
- Transportation
- Property



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## General Safety

### 1. Safety Committees/Inspections/Accident Investigations


Safety committee can be involved in things such as:

- Implementing and promoting safe practices.
- Injury analysis and prevention
- Identification and control of physical hazards
- Transportation safety
- Comprehensive school safety plans

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## What are the hazards in this picture?



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## General Safety


### 2. Policy and Procedure Review

- Should be done annually
- How effective are they?
- How do they interact with each other?
- Can they be improved?
- How often and by what methods are they communicated to staff and students?

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## Problem?



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## General Safety

3. Identifying your vendors and maximizing the products/services they provide.
- Can they provide training? Either in person or webinars?
  - Safety information/literature?
  - What cost effective ideas can they provide to assist?



## General Safety

4. Do you have effective tools to record and analyze school losses (can they be improved)?

Such as:

- A good school incident reporting form?
- First notice of loss
- A good tracking mechanism to help analyze where losses are occurring?




SCHOOL EMERGENCY							
Better future.							
Incident Date/Time	Reported By	Incident Location	Incident Type	Incident Description	Loss Type	Loss Amount	Loss Status
10/10/10	John Doe	Room 101	Fire	Fire in Room 101	Property	\$10,000	Settled
10/11/10	Jane Smith	Room 202	Auto	Car accident in Room 202	Property	\$5,000	Settled
10/12/10	John Doe	Room 303	Auto	Car accident in Room 303	Property	\$5,000	Settled
10/13/10	Jane Smith	Room 404	Auto	Car accident in Room 404	Property	\$5,000	Settled
10/14/10	John Doe	Room 505	Auto	Car accident in Room 505	Property	\$5,000	Settled
10/15/10	Jane Smith	Room 606	Auto	Car accident in Room 606	Property	\$5,000	Settled
10/16/10	John Doe	Room 707	Auto	Car accident in Room 707	Property	\$5,000	Settled
10/17/10	Jane Smith	Room 808	Auto	Car accident in Room 808	Property	\$5,000	Settled
10/18/10	John Doe	Room 909	Auto	Car accident in Room 909	Property	\$5,000	Settled
10/19/10	Jane Smith	Room 1010	Auto	Car accident in Room 1010	Property	\$5,000	Settled
10/20/10	John Doe	Room 1111	Auto	Car accident in Room 1111	Property	\$5,000	Settled
10/21/10	Jane Smith	Room 1212	Auto	Car accident in Room 1212	Property	\$5,000	Settled
10/22/10	John Doe	Room 1313	Auto	Car accident in Room 1313	Property	\$5,000	Settled
10/23/10	Jane Smith	Room 1414	Auto	Car accident in Room 1414	Property	\$5,000	Settled
10/24/10	John Doe	Room 1515	Auto	Car accident in Room 1515	Property	\$5,000	Settled
10/25/10	Jane Smith	Room 1616	Auto	Car accident in Room 1616	Property	\$5,000	Settled
10/26/10	John Doe	Room 1717	Auto	Car accident in Room 1717	Property	\$5,000	Settled
10/27/10	Jane Smith	Room 1818	Auto	Car accident in Room 1818	Property	\$5,000	Settled
10/28/10	John Doe	Room 1919	Auto	Car accident in Room 1919	Property	\$5,000	Settled
10/29/10	Jane Smith	Room 2020	Auto	Car accident in Room 2020	Property	\$5,000	Settled
10/30/10	John Doe	Room 2121	Auto	Car accident in Room 2121	Property	\$5,000	Settled
10/31/10	Jane Smith	Room 2222	Auto	Car accident in Room 2222	Property	\$5,000	Settled
10/32/10	John Doe	Room 2323	Auto	Car accident in Room 2323	Property	\$5,000	Settled
10/33/10	Jane Smith	Room 2424	Auto	Car accident in Room 2424	Property	\$5,000	Settled
10/34/10	John Doe	Room 2525	Auto	Car accident in Room 2525	Property	\$5,000	Settled
10/35/10	Jane Smith	Room 2626	Auto	Car accident in Room 2626	Property	\$5,000	Settled
10/36/10	John Doe	Room 2727	Auto	Car accident in Room 2727	Property	\$5,000	Settled
10/37/10	Jane Smith	Room 2828	Auto	Car accident in Room 2828	Property	\$5,000	Settled
10/38/10	John Doe	Room 2929	Auto	Car accident in Room 2929	Property	\$5,000	Settled
10/39/10	Jane Smith	Room 3030	Auto	Car accident in Room 3030	Property	\$5,000	Settled
10/40/10	John Doe	Room 3131	Auto	Car accident in Room 3131	Property	\$5,000	Settled
10/41/10	Jane Smith	Room 3232	Auto	Car accident in Room 3232	Property	\$5,000	Settled
10/42/10	John Doe	Room 3333	Auto	Car accident in Room 3333	Property	\$5,000	Settled
10/43/10	Jane Smith	Room 3434	Auto	Car accident in Room 3434	Property	\$5,000	Settled
10/44/10	John Doe	Room 3535	Auto	Car accident in Room 3535	Property	\$5,000	Settled
10/45/10	Jane Smith	Room 3636	Auto	Car accident in Room 3636	Property	\$5,000	Settled
10/46/10	John Doe	Room 3737	Auto	Car accident in Room 3737	Property	\$5,000	Settled
10/47/10	Jane Smith	Room 3838	Auto	Car accident in Room 3838	Property	\$5,000	Settled
10/48/10	John Doe	Room 3939	Auto	Car accident in Room 3939	Property	\$5,000	Settled
10/49/10	Jane Smith	Room 4040	Auto	Car accident in Room 4040	Property	\$5,000	Settled
10/50/10	John Doe	Room 4141	Auto	Car accident in Room 4141	Property	\$5,000	Settled
10/51/10	Jane Smith	Room 4242	Auto	Car accident in Room 4242	Property	\$5,000	Settled
10/52/10	John Doe	Room 4343	Auto	Car accident in Room 4343	Property	\$5,000	Settled
10/53/10	Jane Smith	Room 4444	Auto	Car accident in Room 4444	Property	\$5,000	Settled
10/54/10	John Doe	Room 4545	Auto	Car accident in Room 4545	Property	\$5,000	Settled
10/55/10	Jane Smith	Room 4646	Auto	Car accident in Room 4646	Property	\$5,000	Settled
10/56/10	John Doe	Room 4747	Auto	Car accident in Room 4747	Property	\$5,000	Settled
10/57/10	Jane Smith	Room 4848	Auto	Car accident in Room 4848	Property	\$5,000	Settled
10/58/10	John Doe	Room 4949	Auto	Car accident in Room 4949	Property	\$5,000	Settled
10/59/10	Jane Smith	Room 5050	Auto	Car accident in Room 5050	Property	\$5,000	Settled
10/60/10	John Doe	Room 5151	Auto	Car accident in Room 5151	Property	\$5,000	Settled
10/61/10	Jane Smith	Room 5252	Auto	Car accident in Room 5252	Property	\$5,000	Settled
10/62/10	John Doe	Room 5353	Auto	Car accident in Room 5353	Property	\$5,000	Settled
10/63/10	Jane Smith	Room 5454	Auto	Car accident in Room 5454	Property	\$5,000	Settled
10/64/10	John Doe	Room 5555	Auto	Car accident in Room 5555	Property	\$5,000	Settled
10/65/10	Jane Smith	Room 5656	Auto	Car accident in Room 5656	Property	\$5,000	Settled
10/66/10	John Doe	Room 5757	Auto	Car accident in Room 5757	Property	\$5,000	Settled
10/67/10	Jane Smith	Room 5858	Auto	Car accident in Room 5858	Property	\$5,000	Settled
10/68/10	John Doe	Room 5959	Auto	Car accident in Room 5959	Property	\$5,000	Settled
10/69/10	Jane Smith	Room 6060	Auto	Car accident in Room 6060	Property	\$5,000	Settled
10/70/10	John Doe	Room 6161	Auto	Car accident in Room 6161	Property	\$5,000	Settled
10/71/10	Jane Smith	Room 6262	Auto	Car accident in Room 6262	Property	\$5,000	Settled
10/72/10	John Doe	Room 6363	Auto	Car accident in Room 6363	Property	\$5,000	Settled
10/73/10	Jane Smith	Room 6464	Auto	Car accident in Room 6464	Property	\$5,000	Settled
10/74/10	John Doe	Room 6565	Auto	Car accident in Room 6565	Property	\$5,000	Settled
10/75/10	Jane Smith	Room 6666	Auto	Car accident in Room 6666	Property	\$5,000	Settled
10/76/10	John Doe	Room 6767	Auto	Car accident in Room 6767	Property	\$5,000	Settled
10/77/10	Jane Smith	Room 6868	Auto	Car accident in Room 6868	Property	\$5,000	Settled
10/78/10	John Doe	Room 6969	Auto	Car accident in Room 6969	Property	\$5,000	Settled
10/79/10	Jane Smith	Room 7070	Auto	Car accident in Room 7070	Property	\$5,000	Settled
10/80/10	John Doe	Room 7171	Auto	Car accident in Room 7171	Property	\$5,000	Settled
10/81/10	Jane Smith	Room 7272	Auto	Car accident in Room 7272	Property	\$5,000	Settled
10/82/10	John Doe	Room 7373	Auto	Car accident in Room 7373	Property	\$5,000	Settled
10/83/10	Jane Smith	Room 7474	Auto	Car accident in Room 7474	Property	\$5,000	Settled
10/84/10	John Doe	Room 7575	Auto	Car accident in Room 7575	Property	\$5,000	Settled
10/85/10	Jane Smith	Room 7676	Auto	Car accident in Room 7676	Property	\$5,000	Settled
10/86/10	John Doe	Room 7777	Auto	Car accident in Room 7777	Property	\$5,000	Settled
10/87/10	Jane Smith	Room 7878	Auto	Car accident in Room 7878	Property	\$5,000	Settled
10/88/10	John Doe	Room 7979	Auto	Car accident in Room 7979	Property	\$5,000	Settled
10/89/10	Jane Smith	Room 8080	Auto	Car accident in Room 8080	Property	\$5,000	Settled
10/90/10	John Doe	Room 8181	Auto	Car accident in Room 8181	Property	\$5,000	Settled
10/91/10	Jane Smith	Room 8282	Auto	Car accident in Room 8282	Property	\$5,000	Settled
10/92/10	John Doe	Room 8383	Auto	Car accident in Room 8383	Property	\$5,000	Settled
10/93/10	Jane Smith	Room 8484	Auto	Car accident in Room 8484	Property	\$5,000	Settled
10/94/10	John Doe	Room 8585	Auto	Car accident in Room 8585	Property	\$5,000	Settled
10/95/10	Jane Smith	Room 8686	Auto	Car accident in Room 8686	Property	\$5,000	Settled
10/96/10	John Doe	Room 8787	Auto	Car accident in Room 8787	Property	\$5,000	Settled
10/97/10	Jane Smith	Room 8888	Auto	Car accident in Room 8888	Property	\$5,000	Settled
10/98/10	John Doe	Room 8989	Auto	Car accident in Room 8989	Property	\$5,000	Settled
10/99/10	Jane Smith	Room 9090	Auto	Car accident in Room 9090	Property	\$5,000	Settled
10/100/10	John Doe	Room 9191	Auto	Car accident in Room 9191	Property	\$5,000	Settled



## General Safety

5. Good School Risk Management Guide that contains reference information and inspection checklists

Sources:

- Your carrier
- EPA Healthy SEAT (School Environments Assessment Tool)
- OH Department of Health



## Common in your school?





## General Safety

### 6. Periodic open claims review with your carrier.

#### Questions to address:

- Current status?
- Projected closing date?
- Projected settlement amount?
- Is there anything the school can do to help mitigate the loss?
- Loss prevention recommendations?



## Workers Compensation

- Does this employee work in your school district?
- These are reasons losses occur.
- Safety has to be a mindset and practiced by all 24/7.



## Workers Compensation

Make employee safety part of the employee performance review process.

#### Advantage with this strategy is:

- Emphasizes the school's philosophy towards safety.
- Reinforces what is expected from a safety standpoint for each employee.
- Can affect their paycheck



## Possible Sample Language to insert in a employee performance review

Model safe and ergonomically sound practices in all activities in the workplace by:

Identification of any work process element causing pain or discomfort and immediate report to manager

Identification and elimination of risk factors such as tripping, slipping, reaching, bending, lifting, security dangers, in all your activities anywhere in and around the workplace.



## Possible Sample Language to insert in a employee performance review

Constantly improve awareness of your safety responsibilities by:

Initiating at least one discussion of safety with your manager this year

Participating in at least one safety activity sponsored by your local School Safety Committee.

Actively observing and reporting risks to your manager and/or School Safety Committee to protect the safety and well-being of your coworkers and students.



## Workers Compensation

### Questions:

How well do you understand the operation of WC in your jurisdiction?

Are you using all of the tools your jurisdiction allows?

What you don't know is probably costing you money!





## Workers Compensation Tools for Employers

- Research and align your school with a good medical provider.
- Depending on jurisdiction, require or at least encourage employee care from this provider. (choice of physician)
- Pre-employment physicals with FCE component (\$\$)
- Light duty and RTW program (TPD)
- Develop an understanding of WC compensability especially as it pertains to employees with preexisting conditions.
- Embrace and promote employee wellness programs
- Early reporting of WC injuries
- Claim review with claim department



## Workers Compensation Premium History

*Daviess County Public Schools*

Year	Annual Premium	Annual Savings	% Savings
2010	\$259,734	\$23,163	8.2%
2009	\$282,697	\$75,207	21.0%
2008	\$358,104	\$21,575	5.7%
2007	\$379,679	\$37,921	9.1%
2006	\$417,600		

Cumulative Savings 2006-2010  
\$157,866

Cumulative Percent Savings 2006-2010  
38%

From Greater Owensboro Business Magazine Fall 2010



## Workers Compensation Utilizing Free School Employee Safety Surveys

### Advantages:

- Provides benchmarks in measuring school safety.
- Employee involvement to identify and solve safety issues/concerns
- Reinforces safety culture in school district.



## Actual comments from School Employee Safety Surveys School District #1

- The auxiliary gym area is used as a storage area. Students sitting or walking through the cafeteria when the tables are folded is dangerous.
- The playground should be fenced
- Outside building needs more lighting. Building used 24/7 seary after games, etc.
- After school students/people from the public are in the hallways/classrooms during after school ball practice. Doors need to be locked after school hours.



## Actual comments from School Employee Safety Surveys School District #2

- There is no safety program for students who ride the bus. (DS)
- The only safety concerns I have are students who are dangerous to other students and teachers. They have no consequences. (GS)
- Not enough cameras. The cameras are broken or non-functioning software for cameras or inadequate access to tapes and recordings. (HH)
- Worst problems resolve around students behaviors. (HM)
- The student's behaviors and tolerability are the biggest safety concerns in this building. (HM)
- I don't believe enough is done to respond to threats from students. (L)
- I do not feel safe when left with a room of students and can not get anyone to help. When there is a problem such as a child going off, etc. I need to have someone available at all times to help and no one is available during D.I. (ND)



## Liability

Most frequent locations for student injuries are:

- Playgrounds
- Gymnasium
- Athletic facilities

Premises liability losses (slip and falls) are a leading cause of liability losses for school districts

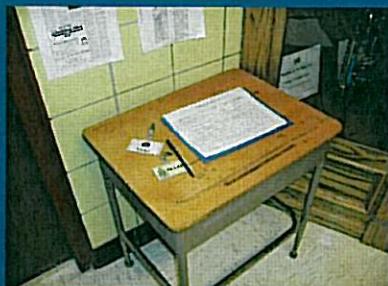


How many hazards can you identify in this photo?





## Is this a good visitor control process?



## Playgrounds

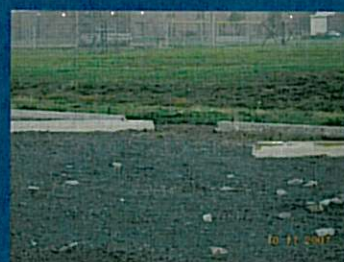
- Make sure playgrounds are frequently inspected.
- Playgrounds have to be maintained
- Make sure ground cover depth protection is appropriate
- Playgrounds need active supervision



## Which one poses the greater hazard?



## Trip and Fall Hazard





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## Identifying hazards through inspections

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Photo of boiler room of 83 year old school in Burlington, VT



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6.7.2 Televisions and heavy equipment that may pose a hazard by tipping or falling shall be securely anchored to a cart, wall or floor and shall be moved only by authorized personnel. (J781-54-87(A)(7))

The addition of weight, in the form of sandbags or other dense material, to the base of the cart (near the wheels) is one way to effectively lower the center of gravity for such assemblies. However, this will add significantly to the overall weight of the assembly making the unit more difficult to move.



- School should have a policy concerning the use of their facilities.
- Facility and Use Agreement needs to be utilized and they are created approved by an attorney.
- The School's business office should be aware of and approve *ALL* use of their facilities by outside groups.
- It is important for the facility and use agreement to contain hold harmless indemnification language and require the outside group to have the school listed as an additional insured under their liability policy.

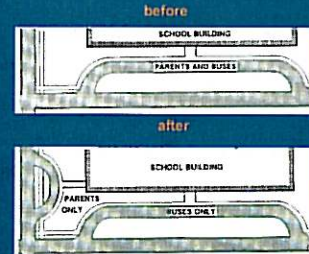


## Transportation

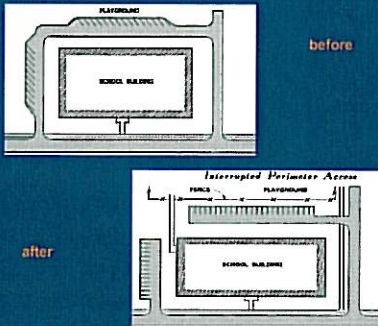
- On-going driver training
- Review of traffic flow patterns at bus stops and school buildings
- Contract review (for I/C drivers)
- Bus empty program



## Traffic Flow Pattern review and changes



## Traffic Flow Pattern review and changes



## Property

- Inspections
- Employee theft--Proper cash management controls
- Roof inspection program
- Vandalism, theft and arson



## Cash Management

- Annual audits are performed by an independent auditor familiar with the school's operation.
- All receipts are deposited promptly, correctly and reported to the proper log journal timely.
- School assets and records are properly secured.
- There is a segregation of duties such as:
  - » Authorization of transactions
  - » Recordkeeping
  - » custody of assets
- Periodic reconciliation of important assets be completed by administration
- Periodic verification of assets be completed by administration



## Roof Inspection Program

Example of a clogged drain



Splitting of a EPDM roof





## Detering vandalism, theft and arson

- Improving natural surveillance
- Reducing the availability of combustibles
- Adjusting indoor and outdoor lighting
- Storing valuables in secured areas
- Inscribing valuables with identifying marks
- Control access to deter unauthorized entry
- Posting of warning signs



The information included in this presentation is general in nature and was obtained from sources believed to be reliable at the time it was created. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate code-, standard-, or regulation-making authority for interpretation or clarification.

